

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: STENBERG, DEAN A
STENBERG, JOAN D

§ Case No. 09-72495

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Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court
211 South Court Street
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 12/01/2010 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 10/20/2010

By: /s/BERNARD J. NATALE

Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: STENBERG, DEAN A
STENBERG, JOAN D

§ Case No. 09-72495

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Debtor(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 9,183.43
and approved disbursements of \$ 3.56
leaving a balance on hand of ¹ \$ 9,179.87

Balance on hand: \$ 9,179.87

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 9,179.87

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Trustee, Fees - BERNARD J. NATALE	1,668.34	0.00	1,668.34
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	2,296.00	0.00	2,296.00
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	15.04	0.00	15.04

Total to be paid for chapter 7 administration expenses: \$ 3,979.38
Remaining balance: \$ 5,200.49

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 5,200.49

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 81,435.25 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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1	Discover Bank	1,840.69	0.00	117.55
2	Chase Bank USA, N.A.	19,729.24	0.00	1,259.92
3	Chase Bank USA, N.A.	4,815.47	0.00	307.52
4	Chase Bank USA, N.A.	520.54	0.00	33.24
5	American Express Centurion Bank	16,389.47	0.00	1,046.64
6	American Express Centurion Bank	1,455.98	0.00	92.98
7	Blackhawk State Bank	29,504.46	0.00	1,884.16
8	Amcore Bank	4,444.99	0.00	283.86
9	Capital Recovery III LLC	2,614.41	0.00	166.96
10	Rockford Mercantile Agency, Inc.	120.00	0.00	7.66

Total to be paid for timely general unsecured claims: \$ 5,200.49
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/BERNARD J. NATALE
Bernard J Natale, Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
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ROCKFORD, IL 61108
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natalelaw@bjnatalelaw.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6

CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 09-72495

User: cshabez
Form ID: pdf006

Page 1 of 1
Total Noticed: 25

Date Rcvd: Nov 03, 2010

The following entities were noticed by first class mail on Nov 05, 2010.

db/jdb +Dean A Stenberg, Joan D Stenberg, 3617 Applewood Lane, Rockford, IL 61114-7053
aty +Bernard J Natale, Law Office of Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,
Rockford, IL 61108-2582
aty +Dennis L Leahy, One Court Place, Suite 203, Rockford, IL 61101-1088
aty +Scott E Hillison, 6833 Stalter Drive Ste 201, Rockford, IL 61108-2582
tr +Bernard J Natale, Bernard J. Natale, Ltd., 6833 Stalter Drive, Suite 201,
Rockford, IL 61108-2582
14055693 +Amcore Bank, 1210 S. Alpine Rd., Rockford, IL 61108-3946
14939503 +Amcore Bank, Attn: Marilyn K Kiefer, 1210 South Alpine, Rockford, IL 61108-3946
14055694 +Amcore Bank, PO Box 1537, Rockford, IL 61110-0037
14055695 +American Express, PO Box 981537, El Paso, TX 79998-1537
14806750 American Express Centurion Bank, Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701
14803021 American Express Centurion Bank, Becket & Lee LP, POB 3001, Malvern, PA 19355-0701
14055697 +Blackhawk State Bank, Paul Godlewski - Attorney At Law, 1 Court Place Ste 103,
Rockford, IL 61101-1088
14055705 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Washington Mutual/Providian, PO Box 660509, Dallas, TX 75266-0509)
14055698 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
14790040 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14055700 +Citibank, 701 E. 60th St. N, Sioux Falls, SD 57104-0493
14055701 Countrywide, PO Box 650070, Dallas, TX 75265-0070
14194195 +Durand State Bank, 1005 Cameron Drive, Durand, IL 61024-9005
14055703 +Paul Godlewski, One Court Place Suite 103, Rockford, IL 61101-1088
14055704 Rockford Mercantile, PO Box 5847, Rockford, IL 61125-0847
15076536 +Rockford Mercantile Agency, Inc., 2502 South Alpine Road, Rockford Illinois 61108-7813

The following entities were noticed by electronic transmission on Nov 04, 2010.

14233885 +E-mail/PDF: rmscedi@recoverycorp.com Nov 04 2010 11:48:17 Capital Recovery III LLC,
% Recovery Management Systems Corp, Attn Ramesh Singh, 25 SE 2nd Ave Ste 1120,
Miami, FL 33131-1605
15044737 +E-mail/PDF: rmscedi@recoverycorp.com Nov 04 2010 11:48:17
Capital Recovery III LLC As Assignee of SNAPPER, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14736338 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 04 2010 03:00:15 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14055702 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 04 2010 03:00:15 Discover, PO Box 15316,
Wilmington, DE 19850

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14055696* +American Express, PO Box 981537, El Paso, TX 79998-1537
14055699* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2010

Signature: _____

Joseph Speetjens